

BALANCE SHEET AS OF 30.09.2012

SCHEDULE BS

Note: Published information represents constituent part of the quarterly reports that banks submit to CBM.
The information is published with banks' consent, and CBM is not responsible for its accuracy.

		(000€)
ASSETS		
1.	Cash and Deposits with Depository Institutions	50,871
1.a.	Cash and Non Interest Bearing Deposits	45,003
1.b.	Interest Bearing Deposits	5,868
1.c.	Client Custody Assets	
2.	Trade Assets and Assets Available for Sale, Not Stock	
2.a.	Trading Securities	
2.b.	Marketable Securities	
2.c.	Derivative Financial Assets Held for Trading	
2.d.	Derivative Financial Assets as Security Instrument (at fair value)	
3.	Securities Purchased Under Agreement to Resell	
4.	Loans and Lease Operations	115,056
4.a.	Less: Reserves for Loan Losses	3,991
4.b.	Net Loans and Lease Operations	111,065
5.	Securities Held to Maturity	3,257
6.	Factoring and Forfeiting	
7.	Receivable from Custody Operations	36
8.	Business Premises and Other Fixed Assets	1,850
9.	Acquired Assets	547
10.	Equity Investments	234
11.	Other Assets	3,489
12.	LESS:Reserves for Loan Losses on Other Assets (exclude 4a)	409
13.	TOTAL ASSETS:	170,940
LIABILITIES		
14.	Deposits	112,154
14.a.	Non Interest Bearing Deposits	9,976
14.b.	Interest Bearing Deposits	102,179
15.	Securities Sold Under Repurchase Agreement	
16.	Liabilities for Custody Operations	493
17.	Liabilities Based on Loans and Borrowings	24,768
17.a.	Short Term Borrowings - up to one year	3,279
17.b.	Long Term Borrowings - over one year	21,489
18.	Liabilities to Government	3,212
19.	Other Borrowings - Matured Liabilities	
19.a.	Matured Liabilities	
19.b.	Off Balance Sheet Liabilities - Called and Unpaid	
20.	Derivative financial liabilities held for trading (at fair value)	
21.	Derivative financial liabilities as Security Instruments (at fair value)	
22.	Other Liabilities	4,492
23.	Reserves for Loan Losses on Off Balance Sheet Exposures	909
24.	Subordinated Debt and Hybrid Instruments	
25.	TOTAL LIABILITIES:	146,028
26.	Minority Shareholder Interest	
CAPITAL		
27.	Preferred Shares	
28.	Common Shares	16,006
29.	Issue Premium	7,444
30.	Undistributed Profits/Loss	1,518
31.	Other Capital	-55
32.	TOTAL CAPITAL: (27 through 31)	24,912
33.	TOTAL LIABILITIES AND CAPITAL: (25 + 26 + 32)	170,940